




Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/779,950
		Filing Date	February 9, 2001
		First Named Inventor	Nigel KNIGHT, et al.
		Art Unit	3693
		Examiner Name	Daniel S. Felten
Sheet	1 of 11	Attorney Docket Number	72167.000237

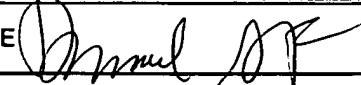
U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0018739	08-30-2001	Anderson et al.	
	2.	US 2001/0037309	11-01-2001	Carlyle St. Vrain	
	3.	US 2001/0047334	11-29-2001	Nappe et al.	
	4.	US 2001/0047489	11-29-2001	Ito et al.	
	5.	US 2002/0023055	02-21-2002	Antognini, et al.	
	6.	US 2002/0038363	03-28-2002	MacLean	
	7.	US 2002/0052842	05-02-2002	Schuba et al.	
	8.	US 2002/0055907	05-09-2002	Pater, et al.	
	9.	US 2002/0072976	06-13-2002	Virtanen, et al.	
	10.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	11.	US 2002/0087469	07-04-2002	Ganesan, et al.	
	12.	US 2002/0091635	07-11-2002	Dillip et al.	
	13.	US 2002/0107788	08-08-2002	Cunningham	
	14.	US 2002/0184151	12-05-2002	Maloney	
	15.	US 2002/0178071	11-28-2002	Walker et al.	
	16.	US 2003/0037002	02-20-2003	Higgins, et al.	
	17.	US 2003/0110442	06-12-2003	Battle	
	18.	US 2003/0120686	06-26-2003	Kim, et al.	
	19.	US 2003/0187789	10-02-2003	Karas, et al.	
	20.	US 2003/0191710	10-09-2003	Green, et al.	
	21.	US 2003/0208421 A1	11-06-2003	Vicknair et al.	
	22.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
	23.	US 2003/0237046	12-25-2003	Parker, et al.	
	24.	US 2004/0064409	04-01-2004	Kight, et al.	

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	25.	US 2004/0078328 A1	04-22-2004	Talbert et al.	
	26.	US 2004/0201735	10-14-2004	Baron	
	27.	US 2004/0228514	11-18-2004	Houle, et al.	
	28.	US 2005/0177480	08-11-2005	Huang	
	29.	US 3653480	04-04-1972	Yamamoto et al.	
	30.	US 4264808	04-28-1981	Owens, et al.	
	31.	US 4672377	06-09-1987	Murphy	
	32.	US 4700055	10-13-1987	Kashkashian Jr.	
	33.	US 4797913	01-10-1989	Kaplan	
	34.	US 4799156	01-17-1989	Shavit	
	35.	US 4812628	03-14-1989	Boston	
	36.	US 4823264	04-18-1989	Deming	
	37.	US 4931793	06-05-1990	Fuhrmann et al.	
	38.	US 4988849	01-29-1991	Sasaki	
	39.	US 4992646	02-12-1991	Collin	
	40.	US 5023904	06-11-1991	Kaplan	
	41.	US 5053607	10-01-1991	Carlson	
	42.	US 5054096	10-01-1991	Beizer	
	43.	US 5080748	01-14-1992	Bonomi	
	44.	US 5111395	05-05-1992	Smith	
	45.	US 5136502	08-04-1992	Van Remortel et al.	
	46.	US 5187750	02-16-1993	Behera	
	47.	US 5198975	03-30-1993	Baker et al.	
	48.	US 5225978	07-06-1993	Peterson	

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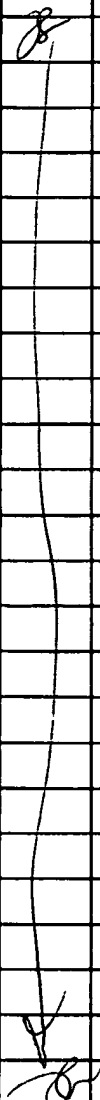
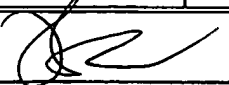
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6	49.	US 5237159	08-17-1993	Stephens	
	50.	US 5265007	11-23-1993	Barnhard, Jr., et al.	
	51.	US 5283829	02-01-1994	Anderson	
	52.	US 5311594	05-10-1994	Penzias	
	53.	US 5321238	06-14-1994	Watanabe	
	54.	US 5326959	07-05-1994	Perazza	
	55.	US 5336870	08-09-1994	Hughes	
	56.	US 5349170	09-20-1994	Kern	
	57.	US 5350906	09-27-1994	Brody et al.	
	58.	US 5367581	11-22-1994	VanHorn	
	59.	US 5373550	12-13-1994	Campbell	
	60.	US 5396417	03-07-1995	Burks	
	61.	US 5402474	03-28-1995	Miller	
	62.	US 5412190	05-02-1995	Kopesecc	
	63.	US 5424938	06-13-1995	Wagner	
	64.	US 5430644	04-04-1995	Deaton et al.	
	65.	US 5444794	08-22-1995	Uhland	
	66.	US 5444841	08-22-1995	Glasser et al.	
	67.	US 5446740	08-29-1995	Yien	
	68.	US 5465206	11-07-1995	Hilt et al.	
	69.	US 5479494	12-26-1995	Clitherow	
	70.	US 5483445	01-09-1996	Pickering	
	71.	US 5484988	01-16-1996	Hills	
	72.	US 5504677	04-02-1996	Pollin	

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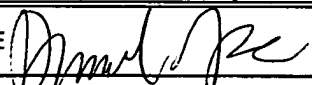
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	73.	US 5508731	04-16-1996	Kohom		
	74.	US 5513250	04-30-1996	McAllister		
	75.	US 5544043	08-06-1996	Miki, et al.		
	76.	US 5550734	08-27-1996	Tater		
	77.	US 5551021	08-27-1996	Harada		
	78.	US 5557515	09-17-1996	Abbruzzese et al.		
	79.	US 5563400	10-08-1996	Le Roux		
	80.	US 5566330	10-15-1996	Sheffield		
	81.	US 5568489	10-22-1996	Yien		
	82.	US 5583760	12-10-1996	Klesse		
	83.	US 5590196	12-31-1996	Moreau		
	84.	US 5592378	01-07-1997	Cameron		
	85.	US 5615109	03-25-1997	Eder		
	86.	US 5621201	04-15-1997	Langhans		
	87.	US 5640577	06-17-1997	Scharmer		
	88.	US 5642419	06-24-1997	Rosen		
	89.	US 5649117	07-15-1997	Landry		
	90.	US 5652786	07-29-1997	Rogers		
	91.	US 5659165	08-19-1997	Jennings		
	92.	US 5659469	08-19-1997	Deaton et al.		
	93.	US 5659741	08-19-1997	Eberhardt		
	94.	US 5666493	09-09-1997	Wojcik et al.		
	95.	US 5677955	10-14-1997	Doggett et al.		
	96.	US 5679938	10-12-1997	Templeton		
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	97.	US 5679940	10-21-1997	Templeton	
	98.	US 5687250	11-11-1997	Curley, et al.	
	99.	US 5692132	11-25-1997	Hogan	
	100.	US 5699528	12-16-1997	Hogan	
	101.	US 5703344	12-30-1997	Bezy et al.	
	102.	US 5704044	12-30-1997	Tarter et al.	
	103.	US 5708422	01-13-1998	Blonder et al.	
	104.	US 5715298	02-03-1998	Rogers	
	105.	US 5715314	02-03-1998	Payne	
	106.	US 5715399	02-03-1998	Bezos	
	107.	US 5724424	03-03-1998	Gifford	
	108.	US 5727249	03-10-1998	Powell	
	109.	US 5748780	05-05-1998	Stolfo	
	110.	US 5751842	05-12-1998	Eccles	
	111.	US 5770843	06-23-1998	Rose et al.	
	112.	US 5793861	09-11-1998	Haigh	
	113.	US 5794221	08-11-1998	Egendorf	
	114.	US 5802498	09-01-1998	Comesanas	
	115.	US 5819236	10-06-1998	Josephson	
	116.	US 5826241	10-20-1998	Stein	
117.	US 5826245	10-20-1998	Sandberg-Dimant		
118.	US 5832447	11-03-1998	Rieker		
119.	US 5832460	11-03-1998	Bednar		
120.	US 5832463	11-03-1998	Houvener et al.		
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B	121.	US 5832464	11-03-1998	Houvenier et al.	
	122.	US 5832488	11-03-1998	Eberhardt	
	123.	US 5835603	11-10-1998	Coutts	
	124.	US 5852812	12-22-1998	Reeder	
	125.	US 5859419	01-12-1999	Wynn	
	126.	US 5864609	01-26-1999	Cross et al.	
	127.	US 5870456	02-09-1999	Rogers	
	128.	US 5870721	02-09-1999	Norris	
	129.	US 5873072	02-16-1999	Kight	
	130.	US 5883810	03-16-1999	Franklin et al.	
	131.	US 5884288	03-16-1999	Chang	
	132.	US 5897625	04-27-1999	Gustin	
	133.	US 5903881	05-11-1999	Schrader	
	134.	US 5910896	06-08-1999	Hahn-Carlson	
	135.	US 5910988	06-08-1999	Ballard	
	136.	US 5917965	06-29-1999	Cahill et al.	
	137.	US 5920847	07-06-1999	Kolling et al.	
	138.	US 5930778	07-27-1999	Geer	
	139.	US 5940811	08-17-1999	Norris	
	140.	US 5940844	08-17-1999	Cahill et al.	
	141.	US 5943656	08-24-1999	Crooks	
	142.	US 5945653	08-31-1999	Walker et al.	
	143.	US 5956700	09-21-1999	Landry	
	144.	US 5963659	10-05-1999	Cahill et al.	

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[Signature]	145.	US 5963925	10-05-1999	Kolling et al.	
	146.	US 5966698	10-12-1999	Pollin	
	147.	US 5978780	11-02-1999	Watson	
	148.	US 6003762	11-21-1999	Hayashida	
	149.	US 6006208	12-21-1999	Forst et al.	
	150.	US 6016482	01-18-2000	Molinari et al.	
	151.	US 6016484	01-18-2000	Williams, et al.	
	152.	US 6026388	02-15-2000	Liddy et al.	
	153.	US 6029139	02-22-2000	Cunningham et al.	
	154.	US 6032133	02-29-2000	Hilt et al.	
	155.	US 6032137	02-29-2000	Hallard	
	156.	US 6035281	03-07-2000	Crosskey et al.	
	157.	US 6035285	03-07-2000	Schlect et al.	
	158.	US 6035287	03-07-2000	Stallaert et al.	
	159.	US 6038553	03-14-2000	Hyde Jr.	
	160.	US 6041312	03-21-2000	Bickerton et al.	
	161.	US 6041315	03-21-2000	Pollin	
	162.	US 6044362	03-28-2000	Neely	
163.	US 6052674	04-18-2000	Zervides et al.		
164.	US 6058380	05-02-2000	Anderson et al.		
165.	US 6058381	05-02-2000	Nelson		
166.	US 6064764	05-16-2000	Bhaskaran, et al.		
167.	US 6065675	05-23-2000	Teicher		
168.	US 6067524	05-23-2000	Byerly et al.		
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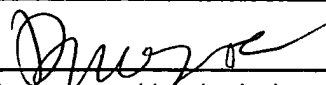
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JB	169.	US 6070150	05-30-2000	Remington et al.	
	170.	US 6070798	06-06-2000	Nethery	
	171.	US 6073104	06-06-2000	Field	
	172.	US 6073113	06-06-2000	Guinan	
	173.	US 6076072	06-13-2000	Libman	
	174.	US 6078907	06-20-2000	Lamm	
	175.	US 6081790	06-27-2000	Rosen	
	176.	US 6085168	07-04-2000	Mori et al.	
	177.	US 6098070	08-01-2000	Maxwell	
	178.	US 6105011	08-15-2000	Morrison Jr.	
	179.	US 6108639	08-22-2000	Walker et al.	
	180.	US 6111858	08-29-2000	Greaves et al.	
	181.	US 6115690	09-05-2000	Wong	
	182.	US 6119106	09-12-2000	Mersky et al.	
	183.	US 6119107	09-12-2000	Polk	
	184.	US 6128602	10-03-2000	Northington et al.	
	185.	US 6138118	10-24-2000	Koppstein et al.	
	186.	US 6144946	11-07-2000	Iwamura	
	187.	US 6149056	11-21-2000	Stinson et al.	
J	188.	US 6173272	01-09-2001	Thomas, et al.	
	189.	US 6181837	01-30-2001	Cahill et al.	
	190.	US 6240444	05-29-2001	Fin et al.	
	191.	US 6289322	09-11-2001	Kitchen et al.	
	192.	US 6292789	09-18-2001	Schutzer	

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

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


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J	193.	US 6301379	10-09-2001	Thompson et al.	
	194.	US 6324524	11-27-2001	Lent et al.	
	195.	US 6338049	01-08-2002	Walker et al.	
	196.	US 6446072	09-03-2002	Schulze, et al.	
	197.	US 6490568	12-03-2002	Omara et al.	
	198.	US 6493685	12-10-2002	Ensel et al.	
	199.	US 6535896	03-18-2003	Britton, et al.	
	200.	US 6574350	06-03-2003	Rhoads, et al.	
	201.	US 6574377	06-03-2003	Cahill et al.	
	202.	US 6578000	06-10-2003	Dodrill, et al.	
	203.	US 6609113	08-19-2003	O'Leary et al.	
	204.	US 6609125	08-19-2003	Layne et al.	
	205.	US 6636615	10-21-2003	Rhoads, et al.	
	206.	US 6825940	11-30-2004	Wu, et al.	
	207.	US 6954896	10-11-2005	Dodrill, et al.	
	208.	US 6970259	11-29-2005	Lunt, et al.	
209.	US 7062456	06-13-2006	Riehl, et al.		
210.	US 7104443	09-12-2006	Paul et al.		
211.	US 7177836	02-13-2007	German, et al.		
212.	US 6464134	10-15-2002	Page		
213.	US 5903878	05-11-1999	Talati, et al.		
214.	US 6411942	06-25-2002	Fujimoto		
215.	US 7024385	04-04-2006	Adcock, et al.		
216.	US 5825003	10-20-1998	Jennings, et al.		




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
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/779,950
		Filing Date	February 9, 2001
		First Named Inventor	Nigel KNIGHT, et al.
		Art Unit	3693
		Examiner Name	Daniel S. Felten
Sheet	10 of 11	Attorney Docket Number	72167.000237

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	217.	US 6968319	11-22-2005	Remington, et al.	
	218.	US 6029141	02-22-2000	Bezos, et al.	
	219.	US 7146344	12-05-2006	Wankmueller	
	220.	US 6999943	02-14-2006	Johnson, et al.	
	221.	US 2001/0032139	10-18-2001	Debonnett	

FOREIGN PATENT DOCUMENTS						
*Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT Country Code Number- Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION YES/NO
	222.	WO 00/39979	7/6/2000	McGurl, et al.		
	223.	WO 01/75730 A2	10/11/2001	Skuriat, et al.		
	224.	WO 2004/079603	9/16/2004	Torto		
	225.	WO 96/12242 A1	4/25/1996	Tozzoli, et al.		
	226.	WO 97/14108	4/17/1997	Anderson et al.		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	227.	Blockbuster running test of a stored value card, The American Banker, 09/01/1995	
	228.	Card Flash Daily Payment Card News, www.cardweb.com, printed 09/23/2004	
	229.	MALHOTRA, Clearing House Enumerates e-Payments Ills, The American Banker, Vol, 167, No. 154, 08/23/2002	

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/779,950
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			YES/NO
<i>JS</i>	230.	Dialog file 20, #10279554; Offer: Book Yourself Free Cassettes; March 25, 2000; Birmingham Post, p. 16	
	231.	Du Pont's Electronic Payments, Corporate EFT Report, v9, n1, Dialog file 636, Accession No. 01066902, January 11, 1989	
	232.	Fidelity Helps Fund Sellers Trim the Taxes They'll Owe, The Wall Street Journal, 11/07/2002	
	233.	NORRIS, First data unit develops blockbuster cash card, Omaha World Herald Sunrise Edition, Business Section, 01/19/1996, p. 16	
	234.	Harsh Truth: Your Investments Likely Won't Make Any Money	
	235.	GOODE, On Profit, Loss and the Mysteries of the Mind, The New York Times, 11/05/2002	
	236.	ANONYMOUS, Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/1995	
	237.	FINANCIAL NEWS, Wells Fargo Rolls Out Nationwide Lockbox Check Conversion, PR Newswire Association, 04/22/2003	
<i>V</i>	238.	TERRIE MILLER AND HENRY YAN, When Custody Governs, Benefits Canada, Toronto, February 1998, Vol. 22, Issue 2, pg. 33, 5 pages	
<i>JS</i>	239.	Michael Miller, The Complete Idiots Guide to Online Auctions, pg. 271-272.	

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